

B18W (Form 18W) (08/07)

United States Bankruptcy Court

Eastern District of Texas

Case No. 11-40447

Chapter 13

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kim A. Poe
aka Allen Poe
508 Sunflower
Red Oak, TX 75154

Social Security / Individual Taxpayer ID No.:

xxx-xx-9911

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 7/31/14

Brenda T. Rhoades
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for certain taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

of 4
United States Bankruptcy Court
Eastern District of Texas

In re:
Kim A. Poe
Debtor

Case No. 11-40447-btr
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0540-4

User: tyrones
Form ID: 13Y

Page 1 of 2
Total Noticed: 45

Date Rcvd: Jul 31, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2014.

db +Kim A. Poe, 508 Sunflower, Red Oak, TX 75154-4224
intp +Amie C Poe, 130 Deercreek Dr., Waxahachie, TX 75165-9520
intp Amie C. Poe, 1101 And 1103 N Clay, Red Oak, TX 75154
5944973 Amica Insurance, PO Box 9128, Providence, RI 02940-9128
5944974 +Amie C. Poe, 130 Deercreek Dr., Waxahachie, TX 75165-9520
5944975 +Arizona Federal Creditors, Attn: Risk Management, P.O. Box 60070, Phoenix, AZ 85082-0070
5944977 +Barron & Barron, L.L.P., P.O. Box 1347, Nederland, TX 77627-1347
5967818 +CHASE HOME FINANCE LLC, 3415 VISION DRIVE, COLUMBUS, OH 43219-6009
5944980 +Chase Home Finance, POB 24696, Columbus, OH 43224-0696
5944982 +Citizen's National Bank, 200 N. Elm St., Waxahachie, TX 75165-3614
5944984 +Frontera, 7301 N. State Highway 161 Suite 100, Irving, TX 75039-2800
5944985 +Home Depot, PO Box 183175, Columbus, OH 43218-3175
6027051 JPMorgan Chase Bank, N.A., Chase Records Center, Mail Code LA4-5555 - 700 Kansas Lane, Monroe, LA 71203
5989559 +Loucks & Drew, 820 Feris Ave., Suite 225, Comerica Bank Building, Waxahachie, TX 75165-2684
5944987 +Susan Durant, 4554 Sunswept Ct., Fort Worth, TX 76137-5460
5944989 U.S. Attorney General, Main Justice Building, 10th and Constitution Ave NW, Washington, DC 20530-0001
5944990 United States Attorney's Office, 110 North College Ave., Ste 700, Tyler, Texas 75702-0204

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: dallas.bankruptcy@LGBS.com Aug 01 2014 01:20:33 Ellis County,
c/o Laurie Spindler, Linebarger Goggan Blair & Sampson, LLP, 2323 Bryan St., Suite 1600,
Dallas, TX 75201-2637
cr EDI: AIS.COM Aug 01 2014 00:58:00 Midland Funding LLC by American InfoSource LP as a,
PO Box 4457, Houston, TX 77210-4457
5944972 +EDI: MERRICKBANK.COM Aug 01 2014 00:58:00 Advanta, POB 9217, Old Bethpage, NY 11804-9017
5995152 EDI: MERRICKBANK.COM Aug 01 2014 00:58:00 Advanta Bank Corporation,
c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5989555 +EDI: AMEREXPR.COM Aug 01 2014 00:58:00 American Express Optima, PO Box 360001,
Fort Lauderdale, FL 33336-0001
5989556 EDI: CHASE.COM Aug 01 2014 00:58:00 Bank One-Chase, c/o Nartional Bank by Mail,
P.O. Box 36520, Louisville, KY 40233-6520
5944976 +EDI: BANKAMER2.COM Aug 01 2014 00:58:00 Bank of America, PO Box 17054,
Wilmington, DE 19850-7054
5989557 EDI: CAPITALONE.COM Aug 01 2014 00:58:00 Capital One, Attn: General Correspondence,
PO Box 30285, Salt Lake City, UT 84130-0285
5944978 EDI: CHASE.COM Aug 01 2014 00:58:00 Chase, PO Box 94014, Palatine, IL 60094-4014
5944979 +EDI: CHASE.COM Aug 01 2014 00:58:00 Chase Bank, POB 15298, Wilmington, DE 19850-5298
5978126 EDI: CHASE.COM Aug 01 2014 00:58:00 Chase Bank USA, N.A., PO Box 15145,
Wilmington, DE 19850-5145
5944981 +EDI: CITICORP.COM Aug 01 2014 00:58:00 Citibank, POB 6500, Sioux Falls, SD 57117-6500
5944983 EDI: DISCOVER.COM Aug 01 2014 00:58:00 Discover, POB 15316, Wilmington, DE 19850
5948413 EDI: DISCOVER.COM Aug 01 2014 00:58:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
5961746 +E-mail/Text: dallas.bankruptcy@LGBS.com Aug 01 2014 01:20:33 Ellis County,
c/o Laurie Spindler Huffman, Linebarger Goggan Blair & Sampson, LLP,
2323 Bryan Street Suite 1600, Dallas, TX 75201-2637
5976851 +EDI: BANKAMER.COM Aug 01 2014 00:58:00 FIA Card Services, NA as successor in interest to,
Bank of America NA and MBNA America Bank, 1000 Samoset Drive, DE5-023-03-03,
Newark, DE 19713-6000
6023238 EDI: RECOVERYCORP.COM Aug 01 2014 00:58:00 GE Money Bank,
c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, suite Corp., Miami, FL 33131-1605,
Attn: Ramesh Singh
5989558 EDI: HFC.COM Aug 01 2014 00:58:00 HSBC Card Services, P.O. Box 60102,
City of Industry, CA 91716-0102
5944986 EDI: IRS.COM Aug 01 2014 00:58:00 Internal Revenue Service, Department of the Treasury,
P.O. Box 7346, Philadelphia, PA 19101-7346
5989560 +EDI: RMSC.COM Aug 01 2014 00:58:00 Lowe's Business Revolving, c/o GE Money Bank,
POB 981084, El Paso, TX 79998-1084
6468428 EDI: AIS.COM Aug 01 2014 00:58:00 Midland Funding LLC, by American InfoSource LP as agent,
PO Box 4457, Houston, TX 77210-4457
6200628 +EDI: OPHSUBSID.COM Aug 01 2014 00:58:00 Oak Harbor Capital II, LLC,
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
6435596 EDI: RECOVERYCORP.COM Aug 01 2014 00:58:00 Portfolio Investments I LLC,
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605
6022987 EDI: RECOVERYCORP.COM Aug 01 2014 00:58:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
5953937 +E-mail/Text: bncmail@w-legal.com Aug 01 2014 01:20:35 TARGET NATIONAL BANK,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5944988 +EDI: WTRRNANK.COM Aug 01 2014 00:58:00 Target, POB 673, Minneapolis, MN 55440-0673
5991991 EDI: ECAST.COM Aug 01 2014 00:58:00 eCAST Settlement Corporation, POB 29262,
New York NY 10087-9262

District/off: 0540-4

User: tyrones
Form ID: 13Y

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Total Noticed: 45

Date Rcvd: Jul 31, 2014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

6023538 EDI: ECAST.COM Aug 01 2014 00:58:00 eCAST Settlement Corporation, assignee,
of Citibank (South Dakota), N.A., POB 29262, New York, NY 10087-9262
TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMorgan Chase Bank, National Association
5989554 Ambit Energy, c/o Transworld Systems, P.O. Box 12103
cr* +Chase Home Finance LLC, 3415 VISION DRIVE, COLUMBUS, OH 43219-6009
cr* +Oak Harbor Capital II, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
cr* eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262
TOTALS: 2, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 02, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2014 at the address(es) listed below:
NONE.

TOTAL: 0